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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S) : John C. Holdsworth

TITLE : METHOD OF AND SYSTEM FOR

AUTHENTICATING A

TRANSACTION INITIATED FROM A NON-INTERNET ENABLED DEVICE

APPLICATION NO. : 10/562,773

FILED : October 2, 2006

CONFIRMATION NO. : 7855

EXAMINER : Kamal, Shahid

ART UNIT : 3621

LAST OFFICE ACTION : N/A

ATTORNEY DOCKET NO. : CU-4643-RJS

LETTER TO EXAMINER OBJECTING TO INVENTORSHIP

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner:

Our client, CardinalCommerce Corporation ("CardinalCommerce"), has brought to our attention the above-referenced published patent application. Please note that John C. Holdsworth has been named as the sole inventor. On information and belief, we feel strongly that Mr. Holdsworth is not in fact the sole inventor and may not be an inventor at all, and our client further feels it their obligation to inform you of the following facts.

Prior to the filing of the South African patent application (ZA 20035050 A) from which the above-referenced application ultimately claims benefit,

CardinalCommerce had a business relationship with Mr. Holdsworth. Prior to or around that time, significant portions of the claimed subject matter in the above-reference application were developed by Chandra Balasubramanian, an employee of CardinalCommerce, and not by Mr. Holdsworth.

Accordingly, the inventorship listed on the above-referenced patent application is erroneous. It is our position that Mr. Balasubramanian is in fact a co-inventor or sole inventor with respect to the claimed subject matter of the above-reference application.

We trust that in the interest of fairness and justice that you will see to it that this error is equitably resolved. To that end, please feel free to contact us if we can be of any further assistance. We will be happy to supply the appropriate affidavits and/or other suitable substantiating evidence upon request.

Thank you for your attention to this matter.

Respectfully submitted,

Fay Sharpe LLP

May 28, 2008

Date

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cc: Michael A. Keresman, III – CEO of CardinalCommerce Corporation

Andrew Springate – CEO of PAYM8 (Pty) Ltd (the assignee of record with respect to the above-referenced application)